

Amendments to the Specification:

Please replace the paragraph under "CROSS REFERENCE TO RELATED APPLICATIONS" in the application with the following amended paragraph:

This invention ('965 application [D]) is a non-provisional of U.S. Provisional Application No. 60/512,297, filed October 17, 2003. The '965 This application is also a continuation in part of U.S. Patent Application Serial No. 10/746,781, entitled "A SYSTEM AND METHOD FOR MANUFACTURING A PUNCH-OUT RF TRANSACTION DEVICE," filed December 24, 2003. The '781 application is also U.S. Serial No. 10/746,781 is a continuation-in-part of U.S. Patent Application Serial No. 10/340,352, entitled "SYSTEM AND METHOD FOR INCENTING PAYMENT USING RADIO FREQUENCY IDENTIFICATION IN CONTACT AND CONTACTLESS TRANSACTIONS," filed July 10, 2003. The '352 application U.S. Serial No. 10/340,352 is a non-provisional of U.S. Provisional Application No. 60/396,577, filed July 16, 2002. The '352 application U.S. Serial No. 10/340,352 is also a continuation in part of U.S. Patent Application Serial No. 10/192,488, entitled "SYSTEM AND METHOD FOR PAYMENT USING RADIO FREQUENCY IDENTIFICATION IN CONTACT AND CONTACTLESS TRANSACTIONS," filed July 9, 2002, now U.S. Patent No. 7,239,226 issued on July 3, 2007. The '488 application U.S. Serial No 10/192,488 is a non-provisional of U.S. Provisional Application No. 60/304,216 filed July 10, 2001. The entire contents of each of these applications is hereby incorporated by reference.